United States Bankruptcy Court	District of
· -	otice of Meeting of Creditors, & Deadlines
or [A bankruptcy case concerning the debtor(s) listed	isted below was filed on (date).] below was originally filed under chapter on a case under chapter 7 on]
	tant deadlines. You may want to consult an attorney to protect ected at the bankruptcy clerk's office at the address listed below. e legal advice.
See Reverse Side Fo	or Important Explanations.
Debtor(s) (name(s) and address):	Case Number:
	Last four digits of Soc. Sec. No./Complete EIN or other Taxpayer I.D.No.:
All Other Names used by the Debtor(s) in the last 6 years (include married, maiden, and trade names):	Bankruptcy Trustee (name and address):
Attorney for Debtor(s) (name and address):	Telephone number:
Telephone number:	
Meeting	of Creditors:
Date: / / Time: () A.M. () P.M.	Location:
Deadlines: Papers must be received by the	he bankruptcy clerk's office by the following deadlines:
	the Debtor <i>or</i> to Determine Dischargeability of Certain Debts: a) days after the <i>conclusion</i> of the meeting of creditors.
Creditors May No	t Take Certain Actions
The filing of the bankruptcy case automatically stays certain collify you attempt to collect a debt or take other action in violation of	llection and other actions against the debtor and the debtor's property. f the Bankruptcy Code, you may be penalized.
Please Do Not File A Proof of Clair	m Unless You Receive a Notice To Do So.
Address of the Bankruptcy Clerk's Office:	For the Court: Clerk of the Bankruptcy Court:
Telephone number:	

Date:

Hours Open:

EXPLANATIONS

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Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor</i> (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time</i> . If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
	—Refer To Other Side For Important Deadlines and Notices—